



SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS, JULY 1, 1990

PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY FOR AUTHORITATIVE INFORMATION

State	BENEFITS									COVERAGE	TAXES
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) 1/3/	Wba for total unem-employment ⁴		Earnings disregarded ⁵	Duration in 52-week period		Benefit for total un-employment ⁷		
				Min.*	Max.*		Proportion of base-period wages ⁶	Min. ⁸		Max. ⁹	
											Size of firm (1 worker in specified time and/or size of payroll) ¹⁵
Ala.	1-1/2 x hqw	0	1/24 of average of 2 highest qtrs.	\$22	\$150	\$15	1/3	15+	26	20 wks.	\$ 8,000
Alaska	\$1,000; wages in 2 qtrs.	1	3.8-0.95% of annual wages, + \$24 per dep. up to \$72	38-62	188-260	3/4 wages over \$50	Weighted schedule of bpw in relation to hqw	716	726	Any time	21,300
Ariz.	1-1/2 x hqw; \$1,000 in HQ.	1	1/25	40	155	\$15	1/3	12+	26	20 wks.	7,000
Ark.	30 x wba; wages in 2 qtrs.	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww	39	220	2/5	1/3	10	25	10 days	7,800
Calif.	\$1,200 in HQ or \$900 in HQ with BP wages equal to 1-1/4 x HQ	1	1/23-1/33 ^{12/}	40	190	Greater of \$25 or 25% of wages	1/2	714+	725	Over \$100 in any qtr.	7,000
Colo.	40	1	60% of 1/26 of claimant's 2 highest qtrs up to 50% of State aww	25	229	1/4 wba	1/3	13+	26	Any time	10,000
Conn.	40	0	1/26, up to 60% of State aww + \$10 per dep. up to 1/2 wba or 5 deps.	15-22	252-302	1/3 wages	Uniform	726	736	20 wks.	7,100
Del.	36	0	12/	20	225	Greater of \$10 or 30% of wba	1/2	24	26	20 wks.	8,500
D.C.	1-1/2 x hqw; not less than \$900; \$300 in 1 qtr.	1	1/23, up to 55% of State aww + \$5 per dep. up to \$20	13	293 ⁴	1/5 wages	1/2	26 ⁷	26 ⁷	Any time	8,000
Fla.	20 wks. employment at average of \$20 or more	1	1/2 claimant's aww	10	200	\$5	1/2 wks. employment	10	26	20 wks.	7,000

State	BENEFITS									COVERAGE: Size of firm (1 worker in specified time and/or size of payroll) ¹⁵	TAXES 1990 Taxable wage base
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period				
							Proportion of base-period wages ⁶	Benefit weeks for total unemployment ⁷			
				Min.*	Max.*			Min. ⁸	Max.		
Ga.	1-1/2 x hqw	0 ²	1/50 of 2 highest qtrs.	\$37	\$185 ¹⁸	\$8	1/4	9+	16	20 wks.	\$ 8,500
Hawaii	30; wages in 2 qtrs.	1	1/25 up to 66-2/3% of State aww	5	256	\$2	Uniform	726	7:6	Any time	19,900
Idaho	1-1/4 x hqw; not less than \$1,144.01 in 1 qtr.; wages in 2 qtrs.	1	1/26 up to 60% of State aww	44	206	1/2 wba	Weighted schedule of bpw in relation to hqw	10	16	20 wks. or \$300 in any quarter	17,400
Ill.	\$1,600; \$440 outside HQ	1	49% of claimant aww in 2 highest qtrs. up to 49% of State aww ¹²	51	199-260	1/2 wba	Uniform	26	16	20 wks.	9,000
Ind.	1-1/2 x hqw; not less than \$2,500; \$1,500 in last 2 qtrs.	1	4.3% of high qtr. wage credits ³	40	96-161	Greater of \$3 or 20% of wba from other than BP employer	1/4	9+	26	20 wks.	7,000
Iowa	1-1/4 x hqw; not less than 1.5 x a HQ amount computed at 3.5% of the state-wide aww.	0	<u>3/12/</u>	27-33	186-228	1/4 wba	1/3	11+	25	20 wks.	11,900
Kans.	30; wages in 2 qtrs.	1	4.25% of hqw up to 60% of State aww	55	222	Lesser of \$47 or 25% of wba	1/3	10	25	20 wks.	8,000
Ky.	1-1/2 x hqw; 8 x wba in last 2 qtrs; \$750 in 1 qtr. and \$750 in other qtrs.	0	1.185% of BP wages up to 55% of State aww	22	199	1/5 wages	1/3	15	25	20 wks.	8,000
La.	1-1/2 x hqw	1	1/25 of 4 qtrs. <u>13/17/</u>	10	181	Lesser of 1/2 wba or \$50	27%	8	25	20 wks.	8,500
Maine	2 x annual aww in each of 2 qtrs. & 6 x annual aww in BP	1	1/22 up to 52% of State aww +\$10 per dep. up to 1/2 wba	33-49	188-282	\$25	1/3	15+-22	25	20 wks.	7,000

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				Min.*	Max.*		Proportion of base-period wages ⁶	Min. ⁸		Max.	
Md.	1-1/2 x hqw; \$576.01 in 1 qtr; wages in 2 qtrs.	0	1/24 + \$8 per dep. up to \$40	25-33	\$215 ⁴	\$35	Uniform	26	26	Any time	\$ 7,000
Mass.	30; not less than \$1,200	1	1/21-1/26 up to 57.5% of State aww, + \$25 per dep. up to 1/2 wba ³	14-21	272-408	40% not less than \$10 nor more than \$30	36%	10+-30	30	13 wks.	7,000
Mich.	20 wks. employment at 30 x State min. hourly wage ¹⁰	0	70% of claimant's after tax earnings (ATE) up to a maximum of 58% of State aww.	59	275	Up to 1/2 wba ⁵	3/4 wks. employment	15	26	20 wks. or \$1,000 in CY	9,500
Minn.	1-1/4 x hqw, at least \$1,000 in HQ; 15 wks. employment	9 ₁	1/26 ^{12/}	38	260	Greater of \$50 or 25% of wages	1/3	10+	26	20 wks.	12,900
Miss.	40; \$780 in 1 qtr. wages in 2 qtrs.	1	1/26	30	145	\$5	1/3	13+	26	20 wks.	7,000
Mo.	1-1/2 x hqw; \$750 in 1 qtr; wages in 2 qtrs. ¹⁰	9 ₁	4.5%	33	160	\$20	1/3	11+	26	20 wks.	7,000
Mont.	20 wks. employment at \$50 or more and 7% of aaw	1	49% of claimant's aww up to 60% of State aww	48	193	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	\$1,000 in current or preceding year	13,200
Neb.	\$1,200; \$400 in each of 2 qtrs.	1	1/20-1/24	20	134	1/2 wba	1/3	20	26	20 wks.	7,000
Nev.	1-1/2 x hqw ^{19/}	0	1/25, up to 50% of State aww	16	202	1/4 wages	1/3	12+	26	\$225 in any qtr.	13,300
N.H.	\$2,800; \$1,200 in each of 2 qtrs.	0	0.7-1.4% of annual wages	35	168	1/5 wba	Uniform	26	26	20 wks.	7,000
N.J.	20 wks. employment at 20% of aww; or 12 x aww	9 ₁	60% of claimant's aww + d.a. up to 56-2/3% of State aww	59	4 ²⁷⁹	Greater of \$5 or 1/5 wba	3/4 wks. employment	15	26	\$1,000 in any year	13,900

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	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period		Benefit weeks for total unemployment ⁷			
							Proportion of base-period wages ⁶					
				Min.*	Max.*				Min. ⁸			Max.
N.Mex.	1-1/4 x hqw	1	1/26; not less than 10% nor more than 50% of State aww	\$34	\$170	1/5 wba	3/5	19	26	20 wks. or \$450 in any qtr.	\$11,500	
N.Y.	20 wks. employment at minimum average of \$80 or more 10	11 ¹	50% of claimant's aww	40	260	<u>11/</u>	Uniform	26	26	\$300 in any qtr.	7,000	
N.C.	1-1/2 x hqw not less than 6 x State aww	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww	20	236	10% aww in 2 highest qtrs.	Weighted schedule of bpw in relation to hqw	13-26	26	20 wks.	11,100	
N.Dak.	1-1/2 x hqw	1	1/65 of the 2 highest qtrs; and 1/2 total wages in the 3rd qtr., up to 60% of the State aww	43	198	60% of wba	Weighted schedule of bpw in relation to hqw	12	26	20 wks.	11,500	
Ohio	20 wks. employment at 37 x min. hourly wage	1	1/2 claimant's aww + d.a. of \$1-\$107 based on claimant's aww and number of dep. ^{3,16,}	42	184-291	1/5 wba	20 x wba; wba for each qualifying wk. in excess of 20	20	26	20 wks.	8,000	
Okla.	40% taxable wages and 1-1/2 x hqw; \$9,500	1	1/25 18	16	197 <u>18/</u>	\$7	40% of taxable wage	20+ ¹⁴	26 ¹⁴	20 wks.	9,500	
Oreg.	18 wks; not less than \$1,000 in BP	1	1.25% of bpw up to 64% of State aww	57	247	1/3 wba	1/3	6+ ⁷	26 ⁷	18 wks. or \$225 in any qtr.	16,000	
Pa.	37 + - 40; \$800 in HQ and \$1,320 in BP; at least 20% of bpw outside HQ	1	1/23-1/25 up to 66-2/3% of State aww + \$5 for 1 dep; \$3 for 2d	\$35-40	280-288 <u>18/</u>	Greater of \$6 or 40% wba	At least 16 credit wks. for min., 18 for max.	16	26	Any time	8,000	
P.R.	40 x wba not less than \$280; \$75 in 1 qtr.; wages in 2 qtrs.	1	1/11-1/26; up to 50% of State aww	7	120	wba	Uniform	720	720	Any time	7,000	

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							Proportion of base-period wages ⁶	Min. ⁸			
				Min.*	Max.*						
R.I.	19/	1	4.62% of hqw up to 67% of State aww + greater of \$10 or 5% of the benefit rate per dep. up to 5 depts.	39-49	\$269-334	1/5 wba	36%	15+	26	Any time	\$13,800
S.C.	1-1/2 x hqw; not less than \$900; \$540 in 1 qtr.	1	1/26 up to 66-2/3% of State aww	20	175	1/4 wba	1/3	15	26	20 wks.	7,000
S.Dak.	\$728 in HQ; 30 x wba outside HQ	1	1/26 up to 62% of State aww ¹⁷	28	140	1/4 wages over \$25	1/3	18+	26	20 wks.	7,000
Tenn.	40; \$780.01 in highest 2 qtrs.	1	1/26-1/32 of average 2 highest qtrs.	30	160	\$30	1/4	12+	26	20 wks.	7,000
Tex.	37 x wba	9 ¹	1/25 ¹⁶	36	217	Greater of \$5 or 1/4 wba	27%	9+	26	20 wks.	9,000
Utah	1-1/2 x hqw; 8% of State insured average FY wage in BP	1	1/26 up to 60% of State insured average FY weekly wage	14	214	3/10 wba	27%	10	26	\$140 in CQ in current or preceding CY	14,000
Vt.	\$1,027 in a qtr; BP wages of 40% of total HQ wages	1	12/	26	182	\$15 +\$3 for each dep. up to 5	Uniform	26	26	20 wks.	8,000
Va.	50; wages in 2 qtrs.	0	1/50 of the 2 highest qtrs.	56	176	\$25	1/3	12	26	20 wks.	7,000
V.I.	1-1/2 x hqw; \$858 in HQ or \$858 in HQ and 39 x wba in BP	1	1/26 up to 50% of State aww	32	163	wages in excess of \$15	1/3	13+	26	Any time	17,000

State	BENEFITS									COVERAGE	TAXES	
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unem- ployment ⁴		Earnings disre- garded ⁵	Duration in 52-week period		Benefit weeks for total un- employment ⁷			
				Min.*	Max.*		Proportion of base- period wages ⁶	Min. ⁸				Max.
Wash.	680 hours	1	1/25 of average of 2 highest qtrs. wages up to 55% of State aww	\$61	\$246	1/4 wages over \$5	1/3	16+-30	30	Any time	\$16,200	
W.Va.	\$2,200 and wages in 2 qtrs.	1	1.0% of annual wages up to 66-2/3% of State aww <u>17/</u>	24	251	\$25	Uniform	26	26	20 wks.	8,000	
Wisc.	34 x wba; 10 x wba outside HQ	0	4% of hqw up to 66-2/3% of State aww	42	225	33% wages over \$20	40%	13+	26	20 wks.	10,500	
Wyo.	1.6 x hqw, 5% of State aaw in HQ and 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <u>18/</u>	38	200	Greater of \$15 or 1/2 wba	3/10	12-26	26	\$500 in current or preceding CY	10,400	

*In a few instances data shown is effective a few days after date shown.

¹Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; fiscal year, FY; high quarter, HQ; high-quarter wages, hqw; average annual wage, aaw; average weekly wage, aww; benefit year, BY; calendar quarter, CQ; calendar year, CY; dependent, dep.; dependents allowances, da.; minimum, min.; maximum, max.; quarter, qtr.; week, wk.

²Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. by interpretation.

³When States use weighted high-quarter, annual-wage, or average weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba.. In Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1-4 depts.. In Iowa, and Ohio claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose hqw or aww are higher than that required for max. basic benefit. In Mass. for claimant with aww in excess of \$66 wba computed at 1/52 of 2 highest quarters of earnings or 1/26 of highest quarter if claimant has no more than 2 quarters work.

⁴When 2 amounts given, higher includes da.. Higher for min. wba includes max. allowance for one dep.. In D.C., Md., and N.J., same max. with or without dep.

⁵In computing wba for partial unemployment, in States noted full wba paid if earnings are less than 1/2 wba; 1/2 wba if earnings are 1/2 wba but less than wba.

⁶States noted have weighted schedule with percent of benefits based on bottom of lowest and highest wage brackets.

⁷Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., by 50%; Conn. by 13 weeks; D.C. by 10 weeks; Oreg. by 25%. In Hawaii benefits extended by 13 weeks when a manmade or disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families. In P.R. benefits extended by 32 weeks in certain industries, occupations or establishments when special unemployment situation exists. Benefits also may be extended during periods of high unemployment by 50%, up to 13 weeks, under Federal-State Extended Compensation Program.

⁸For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings. Wisc. determines entitlement separately for each employer. Lower end of range applies to claimants with only 1 week of work at qualifying wage; upper end to claimants with 18 weeks or more of such wages.

⁹Waiting period compensable if claimant unemployed after 9 consecutive weeks. Mo.; when benefits are payable for third week following waiting period, N.J.; after benefits paid equaling 3 x wba, Tex.; after any 4 weeks in BY, Minn..

¹⁰Or 15 weeks in last year and 40 weeks in last 2 years of aww of \$80 or more, N.Y.; 14 weeks of employment and BP wages equal to 20 x the State aww, Mich.; BP wages in 2 qtrs. of 1-1/2 x the min. Missouri taxable wage base for that year, Mo..

¹¹For N.Y., waiting period is 4 effective days accumulated in 1-4 weeks; partial benefits 1/4 wba for each 1 to 3 effective days. Effective days: fourth and each subsequent day of total unemployment in week for which not more than \$260 is paid.

¹²To 57% State aww if claimant has nonworking spouse; 64% if he has dep. child, Ill.; 1/19-1/23 up to 65% of State aww for claimants with dep., Iowa; 1/46 of wages in highest 2 qtrs if the trust fund balance is at least \$90 million or as 1/52 of wages in highest 2 qtrs. if the trust fund balance is less than \$90 million, and the max. wba will be \$205, Del.; a State aww ranging from 60% to 66-2/3% depending on the balance in the fund, Minn.; wages in the 2 highest qtrs. divided by 45, Wt.; if HQ wages exceed \$4,966.99, the max. wba will be 39% of these wages divided by 13. Calif..

¹³Up to 66-2/3% of State aww, La.. 62% of State aww depending on the trust fund reserves or 65% of State aww depending on trust fund reserves and the State's average contribution rate if below the nationwide average for the preceding year. N.Dak..

¹⁴Duration can be much less than 26 wks. for individuals with only one BP ER, Okl..

¹⁵\$1,500 in any CQ in current or preceding CY unless otherwise specified.

¹⁶Max. amount adjusted annually: by same percentage increase as occurs in State aww (Ohio) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (Texas).

¹⁷The min. and max. wba's are frozen indefinitely, La.. The max. wba is frozen indefinitely, S.Dak..

¹⁸Wba's will be reduced by 5% or by the reduction determined by a trigger mechanism, but the wba may not be reduced to less than half the max. wba, Pa.; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, Wyo.; the greater of \$197 or 60%, 57.5%, 55%, 52.5% or 50% of State aww of the second preceding CY depending on the condition of the fund, Okl.; if unemployment trust fund falls below \$175M the wba will be \$115, Ga..

¹⁹Qualifying wages are 20 times min. hourly wage in 1 qtr. and BP wages of 1-1/2 times HQ, however the BP wages must be at least 400 times min. hourly wage, R.I.; for the period Oct. 1, 1989 through Oct. 1, 1991, an individual needs BP wages of 1-1/2 x HQ or wages in 3 of the 4 qtrs. in the BP, Nev..